


PARTNERS IN FRAUD PREVENTION

As part of its ongoing national Hispanic outreach initiative, the Federal Trade Commission (FTC), the nation's consumer protection agency, is working with local Hispanic leaders and influential organizations to alert Hispanics to emerging trends in consumer fraud. By offering resources and consumer information to state and local government partners as well as churches, colleges, and community organizations, the FTC hopes to enlist these organizations and the people they serve in the fight against fraud.

HISPANIC LEADERS AND CRIME PREVENTION EXPERTS RE-CONNECT TO ADDRESS FRAUD: CHICAGO AND WASHINGTON, D.C., SUBURBS HOST 2ND HISPANIC FRAUD FORUM

Interest in outreach to Hispanics about fraud is high on the East Coast and in the Midwest: The FTC recently co-hosted successful follow-up workshops with civic leaders and residents of suburban Washington, D.C., and Chicago.

In Chicago, the FTC joined the city's Department of Consumer Services to host a credit fraud workshop for the Hispanic community at the Mexican Fine Arts Museum. The half-day forum included expert panels and group discussions on identifying the types of credit fraud targeted at the Hispanic community and best practices for educating and informing the public. The forum convened more than 50 government and community leaders, including Chicago Aldermen Rey Colon, Manuel Flores, Billy Ocasio, and Daniel Solis and representatives from the offices of Senator Russ Feingold (WI), Majority Leader J. Dennis Hastert (IL), and Representative Luis Gutierrez (IL). Other organizations represented included the U.S. Postal Inspection Service, Illinois Attorney General's Office, Better Business Bureau, Humboldt Park Economic Partnership, and Casa Central.

In Montgomery County, Maryland, the FTC partnered with the County Division of Consumer Affairs and AARP-Maryland for the second time to give Hispanics advice about how to avoid fraud. Montgomery County, home to one of the fastest growing Hispanic communities in the metro area, is leading the challenge to stop fraud against Hispanics. More than 60 local leaders gathered to discuss trends, offer useful tips, and identify outreach opportunities. Media coverage for the event was outstanding, with stories on the evening newscast of Univision and Telemundo, and articles in *The Washington Post* and *The Baltimore Sun*. 

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TELEMUNDO TALK SHOW PUTS A FACE ON CONSUMER FRAUD, PREVENTION

Telemundo recently devoted an entire program to the important issue of consumer fraud among Hispanics. The network's popular talk show, *El Show de Rocío*, featured consumers, consumer advocates, and law enforcers offering tips and sharing experiences before a live studio audience.

Laura Koss, an attorney and coordinator of the FTC's Hispanic Law Enforcement Initiative, offered tips on spotting, stopping, and avoiding fraudulent diploma mills, "too good to be true" work-at-home schemes, and bogus credit card offers. A consumer from Illinois told of paying a hard-earned \$250 for what she thought was a major credit card from a reliable credit card company, which turned out to be worthless. When she realized she had been duped, she quickly contacted the Illinois Attorney General and filed a complaint. Koss explained that it is illegal for companies doing business in the United States to charge for the promise of

a loan, and that legitimate companies do not guarantee a loan or credit to any consumers before verifying their creditworthiness.

Koss also discussed work-at-home schemes, which often target immigrants looking for an opportunity to make honest money working from home. She recommended that consumers ask questions before they sign up for — or pay money to — any work-at-home offer.


"Consumers should be clear on the kind of work they will be doing, who will pay them, how often will they get paid, and the total cost of the work-at-home program," Koss said. "And they should remember to include materials they might have to pay for, equipment they might need to buy, and shipping and handling fees they might have to pay." She advised consumers to consider it a warning if a company can't — or won't — provide that information. Ultimately, she said, it's up to consumers to verify that they are dealing with a trustworthy company. 

HISPANIC LAW ENFORCEMENT AND OUTREACH WORKSHOPS GO WEST

It's westward ho for the FTC and the U.S. Postal Inspection Service. Building on the momentum from recent enforcement and outreach workshops in Chicago, Dallas, and Miami, the FTC and the U.S. Postal Inspection Service took their messages to Arizona and are on the road to California.

In June, the FTC, the U.S. Postal Inspection Service, and the U.S. Attorney's Office co-hosted a Hispanic Law Enforcement and Outreach workshop in Phoenix. More than 70 representatives of community-based organizations and local law enforcement agencies joined Paul Charlton, the United States Attorney for the District of Arizona, and other federal, state, and local law enforcement officials at the day-long workshop. Speakers included Carlos Flores Vizcarra, the Phoenix-based Consul General of Mexico, who offered to work closely with the FTC and the U.S. Attorney's

Office to reach Mexican immigrants with timely information about scams, and Yadisely Luis, a consumer who had lost money to operators of a work-at-home scheme the FTC had sued several months before. Luis, a well-educated and savvy consumer, had responded to an advertisement for a work-at-home offer, hoping to make some money while she looked for permanent work. She painstakingly told the audience how the company, AG Intercraft, conned her, and how she connected with the FTC once she believed that the offer was bogus.

The FTC also announced five law enforcement actions during the event, including a judgment against the operators of a work-at-home scam that requires them to pay almost \$900,000 in redress to consumers they ripped off. The event was covered by local affiliates of Univision and Telemundo, as well as *The Arizona Republic*, *La Prensa*, *La Voz*, NBC, CBS, ABC, Fox, CNN Radio Español, and the Associated Press. 

Students entering college have a lot to think about these days; establishing a good credit record may not top their list of priorities. But the credit decisions they make today can impact their future financial status. Kids are getting their first credit cards at younger ages — sometimes even while they're still in high school — but they may not be learning the basics of managing their credit or the consequences of making late payments or borrowing more than they can pay back. A poor credit history can impact the amount they pay for loans for big-ticket items like a car or a condo; it may even impact their ability to land their dream job.

ftc.gov/gettingcredit

The FTC, the nation's consumer protection agency, understands how important it is to teach teens what they need to know about credit before it's too late. Working with colleges and universities across the country, the FTC has developed strategic partnerships to offer incoming college freshmen *Getting Credit*, a booklet written specifically for young adults. In the past year, the FTC has distributed more than 125,000 copies of this publication in Spanish and English to college students through institutions such as Arizona State University in Phoenix, Miami-Dade College in Miami, Lehman College and the City College of New York in New York City, and Northern Virginia Community College in suburban Washington, DC. Find out how you can order copies at ftc.gov/order.

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FTC OFFERS TOOLS TO SPREAD THE WORD ABOUT FRAUD

Community-based organizations can promote fraud awareness and fraud prevention messages by helping people learn how to spot and stop fraudulent offers, and where to report them. Here are several low-cost, high-impact ways to join the FTC's Hispanic outreach initiative:

- Order free publications in both Spanish and English to distribute at your next community event.
- Post an FTC banner ad or button on your organization's home page.
- Alert your affiliates to resources from the FTC through your listserv or newsletter.
- Invite speakers from the nearest FTC regional office to your organization's next meeting.
- Encourage local radio stations to air fraud prevention public service announcements (ftc.gov/bcp/online/edcams/ojo/coninfo.htm#psa_eng) as a community tip from your organization and the FTC.

You can find all this information, and much more, at ftc.gov/espanol.

NY ORGANIZATIONS OUTREACH

The New York State Attorney General's Office, a law enforcement and outreach partner of the FTC, recently teamed with Our Lady of Sorrows Church in Flushing to host Consumer Smarts, an event that provided young consumers with helpful information about financial literacy, banking, credit, and identity theft.

The Attorney General's office also partnered with the LaGuardia Community College Center for Immigrant Education & Training to share practical information about fraud, including the FTC's *¡Ojo!* newsletter.

Thanks to a recent amendment to the federal Fair Credit Reporting Act, consumers in the United States now have the right to receive a free copy of their credit report once every 12 months from each of the nationwide consumer reporting companies. By checking your credit report, you can detect and correct errors on your credit history and spot and stop identity theft.

To learn how to request a free annual credit report and how to avoid fake credit report sites, visit ftc.gov/freereports.

FREE ANNUAL CREDIT REPORTS

INFORMES DE CREDITO ANUALES GRATUITOS

Bajo lo dispuesto por la Ley de Informe Justo de Crédito (Fair Credit Reporting Act, FCRA) todos los consumidores en los Estados Unidos tienen el derecho de recibir una copia gratis de su informe de crédito cada 12 meses de cada una de las compañías de informe del consumidor a nivel nacional. Revisar su informe de crédito le puede ayudar a detectar y corregir errores en su historial crediticio y descubrir y detener el robo de identidad.

Para aprender como solicitar su informe de crédito anual gratuito y como evitar los sitios impostores de informes de crédito,

visite ftc.gov/informesdecredito.

Free information about phishing, mortgage discrimination, and timeshares and vacation plans is now available in Spanish at ftc.gov/espanol, bolstering the FTC's library of Spanish language publications and websites.

Publicaciones gratis sobre la pesca de información (*phishing*), discriminación contra los hipotecarios y planes para comprar viviendas de vacación están ahora disponibles en español en ftc.gov/espanol.

FTC's Top Spanish-language Web pages/Los sitios Web más populares de la FTC:

¡Ojo!
ftc.gov/ojo

ID Theft/Robo de identidad
ftc.gov/robodeidentidad

Information Security/Seguridad en línea
ftc.gov/bcp/online/edcams/infosecurity/espanol.html

Work-at-Home Scams/Estafas de trabajo en casa
ftc.gov/trabajoencasa

To file a complaint, order free publications,

or learn more about ¡Ojo!, the FTC's Hispanic Outreach Initiative,

visit ftc.gov/espanol or call 1-877-FTC-HELP.